



Spotlight

November 2005

American Income Life & National Income Life

Volume 38 • Number 11



Just Think Big!



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life

How to Think and Act Big — Just Think Big!

As we enter 2006 and the idea of “Just Think Big” gets more and more ingrained into our minds, you reach a point where you ask yourself, “What exactly does it mean to Just Think Big?” I mean, if we are being told to think big, it must be because we are not presently doing a great job of it or that we need to improve our current manner of thinking. And if we should Just Think Big, wouldn't it help some if a big thinker maybe gave us some tips?

Well, I happen to be one of the biggest thinkers I know, so I would like to share with you some thoughts and ideas that I know will put you on the right path to some *really* BIG THINKING.

The unspoken but popular notion is about how we must move systematically from our present level of achievement to the next — a steady and gradual progress. Unfortunately, this thought puts you in the mind-set to make only incremental gains that come too routinely and too slowly. Do not get caught in this bogged-down mentality! Start thinking “breakthrough!” Imagine an explosive jump that will put you beyond what would normally be the next logical step. Go for exponential gain rather than incremental progress. Depart from habits, and make it a point everyday to break from the routine.

If you want to accelerate your rate of achievement, you must search out and implement a new behavior and attitude. Old routines will yield old results. A new and bigger result cannot be realized without a change in your behavior. There are many different ways to

approach a similar situation, and you will find this new insight to be greatly beneficial to your results.

Now that you are testing some different methods, let's make sure the mental part of THINKING BIG is not your obstacle. You see, what you are capable of achieving is more influenced by your own capacity to believe in yourself rather than anything physical. If your mind-set is flawed by doubt or skepticism, you should understand that any doubts you may have about your own potential are likely to be product of habitual thinking rather than accurate thinking. If you need to doubt something, then doubt your own preconceived notions about how you can only be so good at what you do. Better yet: how good you can be. You can be so much more.

Just Think Big! As an agent, a weekly submit of \$3,500 can become normal for you. If you are on a management career track, you can be an MGA within a very realistic time frame. If you are a Public Relations Representative, you could be thinking outside the union marketplace and believing it possible to generate 20,000 leads. As an SGA, you could be envisioning yourself on stage in 2007, being recognized for your agency's growth.

You need to understand that someone *will* submit \$3,500 on a weekly basis. Someone *will* be promoted to MGA. Someone *will* generate 20,000 leads, and someone *will* be on stage at convention in 2007. Why not you?

Just Think Big!

Dates to Remember

Fri., Dec. 23 - Mon., Dec. 26 2005

The Home Office will be closed for the Christmas holidays.

Wednesday, Dec. 28, 2005

All business and PR credits must be at the Home Office to count for December production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$795,859.89 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2006 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to Boca Raton, Florida! The convention will be held July 27-30, 2006.*

Congratulations are in Order!

Samantha Chui, an MGA with the Williams-Williams Agency, achieved \$100,000 of 13-month in force premium.

Laura Fisher, a GA with the Eric Giglione Agency, achieved \$100,000 of 13-month in force premium.

Congratulations to Tim Cruise!

Timothy Cruise has just earned his 19th qualification to the Founder's Club for Outstanding Producers. In doing so, he has broken the record previously held by Eddie Norman. *Congratulations, Tim!*

The Top 26

Here at Home Office, we have been focusing on the communication we provide both internally and externally. We feel it is very important that we provide excellent customer service, and communication is key to doing so.

We continuously review the types of communication we receive — the content, and how effective we are at meeting your needs. One area we have noticed could use some help was clear direction as who to ask when you have certain types of questions. The Agency Resource Center currently has a link called the *Top 10 Contact List*. However, because of the need this list is actually a *Top 26 List* which provides a list of contacts for many of the questions you have. The added categories are a result of our listening to you and trying to meet your needs.

We realize this tool is only useful if it continues to grow and meet your specific needs. That is where we need your help. Are you unsure of who you need to go to for certain questions? If you will take the time to let us know where you need the help, we will add them to the list. This may soon become a *Top 50 List!* Let's work together to make communication more effective for you!

Founder's Club Outstanding Producers

October 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
David Thornton	David Cohen	2	\$32,593		86.8
Crystal Valentine	Steve Hartman	2	\$51,052		84.8
Jinzhou Zhao	Rick Altig	10	\$58,190		87.8

▲Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Sameh Abdalla	Shashank Hedao	Uriah Ortiz	Matthew Sommers
Chiquita Andrews	Melissa Hoburg	Perquida Osborne	Karl Stodart
Leighton Bromfield	Mireille Jaillet	Stephen Panzarella	John Sullivan
Matthew Burgan	Erin Mackarell	Katherine Price	Zebulon Walton
Jennifer Carter	Jonathan Maguire	Dave Ramirez	Kenneth Williams
Andrea Ferullo	Jaininder Manj	Lance Rider	Corey Woodson
Dorit Franknadav	Alexander Marshall	Gerson Rodrigues	
David Guzman	Anthony Martin	Lonnie Scott	
Jonathan Hebert	Tara O'Brien	Kelly Shelton	

Promoted to 55 Percent Supervising Agent

Larry Clemons	Robert Gerdes	Flavio Mendes	Brenden Stewart
Liza Garcia	Craig Gundler	Matthew Smith	Sue Weiss

Promoted to 57.5 Percent General Agent

Anthony Accurso	Megan Fenceroy	Jason Johnson	Tim McAdams
Edward Dietrich	Rebecca Fischer	Sebastian Kazek	Robert Snow

Promoted to 60 Percent General Agent

Jaime Fields	Paul Mahoney	Maijargal Sukhbaatar
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Promoted to Master General Agent

Rajeev Arora	Clayton Frost	Brian Schreiter
Samantha Chui	Patrick Mazerolle	Amir Sedaghat
Bridgit Driscoll-Hunt	Elizabeth Michalek	Randy Teyssier

Promoted to Regional General Agent

James Beck	Mark Gorman	Scott Primm
Eric Dionne	Harpreet Gujral	

Climbing the Ladder to Success

AMS is really taking off! More people are learning just how much their careers can benefit from the Agency Management System. These new MGAs took the time to speak with the *Spotlight* staff and share their experiences, their success hints, and their tips on how to benefit from this incredible opportunity.



Gordon Boles
The Rick Altig Agency
Promoted August 2005

"You really need to be dedicated in order to succeed in the Company — not only to your job, but to the clients as well. Practically every aspect of this job involves interacting with others, so you also have to enjoy working with people. And focus on renewals. They help you so much."



Matthew Ho
The Rick Altig Agency
Promoted August 2005

"Trust is a big issue where good service is involved. Your clients have to trust you before they will consider doing business with you. Be truly honest to them and go out of your way to find what might make them more comfortable. Thinking about other people is the best advice I can give."



Rajeev Arora
The Josh Chalom Agency
Promoted October 2005

"There are several tips I can give people on how to be a success. First, you need to believe in the Company. Secondly, you should have a nature for helping people when they need you. And finally, believe in the power of referrals. I have made it my goal to follow all of these, and look at me now!"



Bridgit Driscoll-Hunt
The Williams-Williams Agency
Promoted October 2005

"I love AMS and the fact that it is set on responsibility. It is perfect in proportion — those who want to succeed will do so on their own accord. It is all about the effort you put into earning your new promotion, and this system gives you just the extra push to get you there."



Clayton Frost
The David Zophin Agency
Promoted October 2005

"You should always start by figuring out why you're here with this Company. Know for yourself what your goals are; this way you can determine your commitment level. Once you know you are dedicated, a bad day isn't just a bad day. Instead, it becomes just an obstacle to overcome to reach success."



Elizabeth Michalek
The Altig-Orlovic Agency
Promoted October 2005

"Make a 100 percent commitment to the Company and your career. Total commitment and dedication make it easier to stick to the task when things get difficult. Add a positive attitude and a good work ethic, and you are sure to have a very successful career with American Income."



Amir Sedaghat
The Rick Altig Agency
Promoted October 2005

"Keep your eyes closed and listen to your mentor. It allows you to be less distracted by what is going on around you and more focused on the task at hand. Just have faith in the experience and the advice of your mentor. You already have successful people around you, and you only have to listen to learn from them."



Randy Teyssier
The Chris Hernandez Agency
Promoted October 2005

"AMS is a great system! We have all had experiences with how promotions can be touch and go. With AMS, everyone will be recognized, as the system focuses to honor everyone who works hard to get where they are. It puts your goals right in front of you."

Congratulations everyone!

Individual Producers

1. Zachary Hart



N. Royalton, OH

2. Carla Miller



Omaha, NE

3. Jason Mayer



San Diego, CA

4. Helen Taylor



Burnaby, BC

5. Max Quasem



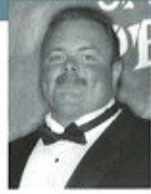
Rancho Cucamonga, CA

6. Jonathan Wilson



Reno, NV

7. Timothy Cruise



Woodridge, IL

8. Al-Karim Walji



Calgary, AB

9. Lance Brown



Middletown, CT

10. William Haefs



Phoenix, AZ



Individual Producers

All Time Record to Beat

Month: \$53,774 Net ALP Peter Kang

October Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Zachary Hart	\$27,528		77.8	Mathew Hart	Jim Surace
2. Carla Miller	23,356		72.6		John Akers
3. Jason Mayer	23,093		70.7	John McCreary	Furer-Whittinghill
4. Helen Taylor	19,138		78.5	Shamshinder Sidhu	Rick Altig
5. Max Quasem	19,006		86.9	Earnest Loveless	David Cohen
6. Jonathan Wilson	18,478	89		Dustin Venekamp	Altig-Orlovic
7. Timothy Cruise	18,381		77.8	Timothy Cruise	Bob Olson
8. Al-Karim Walji	18,165		80.7	Paulo Rosa	Rick Altig
9. Lance Brown	17,072		87.4		David Zophin
10. William Haefs	16,558	100		Megan Olson	Steve Hartman
11. Peter Kang	16,383	89		Jeremy Welch	Slav Bitman
12. Ruben Soberanes	15,885		71.4	Doreen Ryan-Foti	Jatoft-Foti
13. Omar Hashimi	15,659		76.0	Steve Foti	Jatoft-Foti
14. Sylvia Freeman	15,581		81.6		Williams-Williams
15. Michael Dupree	15,581		71.4		Furer-Whittinghill
16. Jesse Wise	15,386	87		Matthew Hogan	Oldham-Hadayia
17. Norman Lew	14,649		68.5	Doreen Ryan-Foti	Jatoft-Foti
18. Robert Rowe	14,425		70.7	Lawrence Hauck	Steve Friedlander
19. Crystal Valentine	14,205		84.8	Megan Olson	Steve Hartman
20. William Myatt	14,100	93		Krista Thieme	Steve Hartman

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Zachary Hart	\$196,045		77.8	Mathew Hart	Jim Surace
* 2. Carla Miller	172,579		72.6		John Akers
* 3. Sylvia Freeman	161,554		81.6		Williams-Williams
* 4. Max Quasem	160,955		86.9	Earnest Loveless	David Cohen
* 5. Timothy Cruise	157,744		77.8	Timothy Cruise	Bob Olson
* 6. Omar Hashimi	151,487		76.0	Steve Foti	Jatoft-Foti
* 7. Lily Tchen	145,565		83.9	Lily Tchen	David Cohen
* 8. Daniel Potilechio	138,994		85.8	David Wang	Bob Olson
* 9. Ruben Soberanes	138,655		71.4	Doreen Ryan-Foti	Jatoft-Foti
* 10. Robert Ulreich	128,083		86.7	Roger Johnson	Jatoft-Foti
11. Lance Brown	125,988		87.4		David Zophin
12. Nadia King	124,153		70.9	Nadia King	Altig-Orlovic
13. Peter Kang	122,667	89		Jeremy Welch	Slav Bitman
14. Crystal Valentine	118,640		84.8	Megan Olson	Steve Hartman
15. Mary Ann Gaelic	114,312		70.2	Lawrence Hauck	Steve Friedlander
16. Majjargal Sukhbaatar	113,693		82.9		Gleb Ostrovsky
17. Noe Gonzales	113,368		81.6	Doreen Ryan-Foti	Jatoft-Foti
18. Ronald Friedlander	112,093		87.7	Theodore Pappas	Eric Giglione
19. Helen Taylor	111,561		78.5	Shamshinder Sidhu	Rick Altig
20. Yvonne Hernandez	111,246		75.8	David Iriye	David Cohen

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

32 Years of Service

William Gibson

27 Years of Service

Donald Spohn

24 Years of Service

Raymond Seale

23 Years of Service

Josh Chalom
Jim Surace

20 Years of Service

Don Foti
Richard Meshulam

19 Years of Service

Mark Bleier
Rick Mansfield
Irene Rurycz

18 Years of Service

William Sauers

17 Years of Service

Erik Graham

14 Years of Service

Rona Pileggi Spano

12 Years of Service

Robin Andrade
Dale Cheney
William Devine
Chris La Fond

11 Years of Service

Laurie Gruber
James Logan
Laurie Onasch

10 Years of Service

William Heath
Stephen Liberto

8 Years of Service

Lee Conti
Gabiella Klett

7 Years of Service

Frauline McGuire
Paul Rumbuc
Scott Sonnenberg

6 Years of Service

Mark Gagliardi
Matthew Green
Wayne Huber

5 Years of Service

Al-Karim Walji
John West

4 Years of Service

Janice Dixon
Sidney Hodgskiss
Sharon Manone
Bill Taylor
Arthur Westergren

4 Years of Service

Jennifer Baron
Harold Canter
John Farley

4 Years of Service Cont.

Kathy Mann
Kendra Roberts
Jennifer Shaeffer
Rhonda Shaffer
Camy Smith
James Tasker
John Thomas
Cynthia Wilhelmi

3 Years of Service

Philip Currie
Robert Dunn
Ronald Friedlander
Eugene Melamed
Saeideh Nessar-Ali
Richard Phillips
Victor Quimson
Lori Williams

2 Year of Service

Bridgit Driscoll-Hunt
Gary Fix
Willie Hayden
Gabriel Hernandez
Eric Labossiere
Andrew Limoli
Kenneth Mazik
Eli McKenize
George Noujaim
Katherine Price
Franchesca Prnatil
John Reason
Maijargal Sukhbaatar

1 Year of Service

Robert Appel
Rachel Buser
Ya Chu
Kyle Chuang
Andrew Craig
Wenham Dorsett
Nalda Duran
Mohammad Ebadi
Jose Ferreyro
Boris Filitsyan
Mary Ellen Freda
Joseph Gaieski
Hank Gordon
Stephen Guidice
Fallon Kunevicius
Ka Yin Law
Dawn McElwain
Megan Olson
Amy Perfetti
Tifani Pool
Tim Riley
Craig Snyder
Tara Soderman
Timothy Southerton
Brandon Teter
Robert Trujillo
James Wallhauser
Mylah Williams
Jamie Winkler
Brian Yudelson
Mark Zastrow

Have You Taken Advantage Of this New Opportunity?

Listed below are the qualifiers for the fourth month of the **BR Bonus**. With the addition of this bonus, we paid more than \$795,859.89 in bonuses this month alone. We have four months to go! Don't miss this extraordinary opportunity of adding to your monthly income.

Qualifier	Bonus
Megan Olson	\$3,702.32
David Ackerman	\$3,313.39
Harjeet Rana	\$3,207.17
Krista Thieme	\$3,179.56
Scott Keeney	\$3,064.20
Dustin Venekamp	\$2,633.78
Robert Hughes	\$2,605.45
Salvatore Giacchi	\$2,435.36
Diane Carrion	\$2,111.44
David Farraway	\$2,016.37
Adam Kiss	\$2,009.41
Hal Herman	\$2,003.99
Susanne Munro	\$1,996.55
Roger Johnson	\$1,843.45
Volodymyr Derevyanyy	\$1,801.11
Moswen Taylor	\$1,791.91
Dustin Henderscheid	\$1,699.25
Jason Mayer	\$1,693.54
Carl Ignatius	\$1,634.05
Joshua Goodman	\$1,515.02
John McGrath	\$1,497.00
William Childress	\$1,496.30
Allan Jennings	\$1,446.84
Lisa Roemer	\$1,444.42
Randy Downs	\$1,423.67
James Taylor	\$1,421.22
Eric Renteria	\$1,413.79
Matthew Wolfanger	\$1,400.52
Aaron Webb	\$1,382.54
Jon Hanec	\$1,382.54
Jillian Lamb	\$1,369.89
Matthew Willrodt	\$1,293.45
Richard Flores	\$1,273.42
Ramin Madani	\$1,250.04
Nathan Snider	\$1,223.46
Corey Carbon	\$1,218.96
Karl Schuckert	\$1,211.14

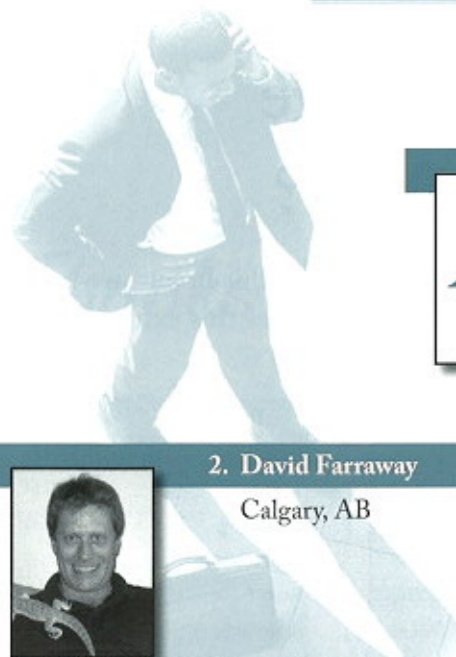
Qualifier	Bonus
Micah Cohen	\$1,203.77
James Isip	\$1,188.59
Steven King	\$1,101.24
Wes Elder	\$1,099.68
Ryan Freund	\$1,089.77
Denice Davidson	\$1,086.46
Ronald Gargotto	\$1,084.01
Timothy Meyer	\$1,055.98
Timothy Clark	\$1,050.17
Tara Soderman	\$1,047.20
Kenneth Mazik	\$1,036.15
David Brister	\$1,021.69
Ilya Kardava	\$1,009.58
Glenn Vandesande	\$991.83
Travis Moody	\$985.98
Desislava Dimitrova	\$979.61
David Tubbin	\$978.80
Patrick Mazerolle	\$965.54
Justin Smith	\$941.91
Arthur Greene	\$938.56
James Cahalin	\$927.91
Michael Dupree	\$890.70
Craig Gundler	\$890.46
Charles VanDyke	\$888.01
Rick Robinson	\$884.84
Andrea Olson	\$859.15
Justin Germany	\$841.81
Ian Palmer	\$819.26
Kobie Samuels	\$816.08
Leighton Bromfield	\$810.19
Matthew Melhorn	\$801.56
Charles Vance	\$794.50
James Larkin	\$787.34
Mary Ayarzagotia	\$784.96
Omar Hashimi	\$783.11
Robert Gerdes	\$768.52
Mark Bleier	\$698.63
Vance Rountree	\$695.82

Qualifier	Bonus
Glenn Snowden	\$679.95
William Jaquay	\$676.48
Jim Bianchi	\$672.76
Loren Cardwell	\$672.49
Jennifer Ingimundson	\$666.40
Michael Nelson	\$664.44
Cindy Craven	\$644.59
David Solomonov	\$631.55
DeMario Cooper	\$620.87
Derek Sandilands	\$616.84
Scott Primm	\$611.26
Mathew MacCannell	\$608.20
Alan Conquest	\$606.48
Darren Miller	\$605.17
Jason Harris	\$597.96
Michel Dickey	\$596.40
Christopher Clark	\$590.93
David Baum	\$577.43
Shakia Crump	\$576.28
Torrence Rowell	\$572.95
Tim McAdams	\$569.62
Sebastian Kazek	\$567.92
Patrick Coughlin	\$567.61
Sue Weiss	\$565.68
Thomas Vanosdol	\$564.00
Nestor Aramayo	\$563.12
Richard Barbour	\$562.66
Travis Vandeberghe	\$560.41
Michael Kolasa	\$543.25
Jose Ferreyro	\$457.16
Laurie Gruber	\$452.49
Robert Dunn	\$429.50
Cesar Astralaga	\$423.88
Terrance Hearn	\$419.82
Brandon Teter	\$419.62
Germou Johnson	\$412.72
William Thompson	\$407.44
Pablo Pirela	\$407.12

Qualifier	Bonus
Donald Orban	\$406.37
Jose Sanchez	\$397.61
Wayne Wong	\$396.44
Amanda Nathoo	\$390.24
Steven Engrav	\$385.57
Robert Gadberry	\$384.85
Mathieu Denis-Critchley	\$383.63
Fernando Gonzalez	\$383.41
Matthew Smith	\$382.67
Joseph Coarsey	\$380.98
Demetrius Peete	\$380.93
Earnest Loveless	\$379.74
Marco Chow	\$379.56
Bridgit Driscoll-Hunt	\$379.04
Pete Pels	\$378.09
Alecia Peavy	\$377.73
Peter Kang	\$375.11
Christopher Warren	\$374.90
Preeti Sahgal	\$373.79
Harpreet Gujral	\$373.45
Bradley Bittner	\$241.12
Matthew Gibson	\$238.20
Hyunsup Sim	\$220.98
Kouame Yoboue	\$203.57
Liza Garcia	\$202.46
Robert Hill	\$195.54
Amir Sedaghat	\$186.80
Shelly Russell	\$185.33
Paulo Rosa	\$185.07
Jaininder Manj	\$180.92
James Bailey	\$176.03
Fargo Hall	\$172.89
Jonathan Wilson	\$169.43

Total Bonus Paid Out
\$136,611.79

Supervising Agents



1. Dustin Henderscheid
Crystal, MN



2. David Faraway
Calgary, AB



3. Matthew Melhorn
Plymouth Meeting, PA

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

October Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Dustin Henderscheid	\$20,381	\$27,558	86		Michael Walsh	Altig-Deley
2. David Faraway	18,331	30,050		83.9	Paulo Rosa	Rick Altig
3. Matthew Melhorn	18,290	22,914		69.3	Robert Smith	Durhon Oldham
4. Craig Gundler	16,922	19,375	90		Scott Baker	Steve Jakubczak
5. Denice Davidson	15,573	25,269		76.9	Alex Roland	Chris La Fond

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Kenneth Mazik	\$66,081	\$107,121		81.4	David Wang	Bob Olson
2. Nathan Snider	62,675	128,647		71.9	Dustin Miller	Altig-Orlovic
3. Noah Alkinburgh	61,453	148,255		69.5	Matthew Hogan	Oldham-Hadayia
4. Sue Weiss	60,251	126,860		82.5	Matthew Hogan	Oldham-Hadayia
5. Loren Cardwell	59,152	121,307		74.0	Tim Schroeder	Marc Morton

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Cesar Astralaga
Rochester, NY



2. Mary Ann Gaelic
Auckland, NZ



3. Aaron Webb
Denver, CO



4. James Cahalin
Denver, CO



5. James Taylor
Woodridge, IL

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

October Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Cesar Astralaga	\$33,317	\$35,170	80		Dorian Oldham	Durhon Oldham
2. Mary Ann Gaelic	32,571	43,212		70.1	Lawrence Hauck	Steve Friedlander
3. Aaron Webb	28,879	35,974		68.0		Bill Jennings
4. James Cahalin	28,724	34,269	78		Joshua Goodman	Bill Jennings
5. James Taylor	27,976	30,155	91		David Wang	Bob Olson
6. Steven Engrav	27,264	28,667		81.6	Wayne Hendricks	Joe Manone
7. Tim McAdams	25,017	27,232	89		Cathy Thompson	Tyrone Conard
8. Philip Prata	24,968	26,461		71.1	Theodore Pappas	Eric Giglione
9. Susanne Munro	24,469	25,665	90		Eddie Dhillon	Paul Rumbuc
10. David Tubbin	23,258	28,342	89		Wayne Hendricks	Joe Manone

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

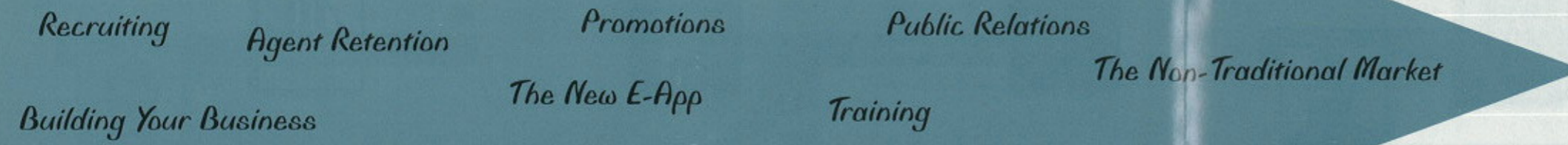
Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$279,083	\$396,564		70.1	Lawrence Hauck	Steve Friedlander
* 2. Zachary Hart	217,478	432,543		72.5	Mathew Hart	Jim Surace
* 3. Danielle Holmes	199,648	276,448		75.3	Joshua Goodman	Bill Jennings
* 4. Noe Gonzales	160,434	228,216		79.3	Doreen Ryan-Foti	Jatoft-Foti
* 5. Steven Engrav	158,528	208,729		81.6	Wayne Hendricks	Joe Manone
6. Philip Prata	155,580	182,643		71.1	Theodore Pappas	Eric Giglione
7. Cesar Astralaga	150,827	174,872	80		Dorian Oldham	Durhon Oldham
8. Edward Hanna	140,177	244,992		74.8	Horace Johnson	Tom Williams
9. Richard Refano	137,302	262,656		68.9	Barry Dillah	Eric Giglione
10. Nicholas Zangardi	135,899	180,944		74.0	Marcus Smith	Jim Surace

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Think Big!

How Bad Do You Want It?

How Bad Do You Need It?



At the SGA meeting held this month in Dallas, there were plenty of topics to keep everyone busy writing notes. Most of these topics were geared toward American Income and National Income's forward motion and our desire to "Think Big" in 2006. The topics discussed will be featured in more detail in future issues of the magazine — so be on the look out! Until then, here are the basics of how the meeting affects you.

Agents, Managers, and the PR team are always at the forefront of the discussion. Which means, every SGA meeting maintains a joint commitment between the SGAs and the Company to create ideas and tools that will help you as Agents, Managers, and PR Reps. maximize your individual opportunity.

With that in mind, the primary focus of the meeting was building your business and implementing the tools to assist you in doing that. Therefore, as we approach the end of the year, now is the time to examine what you want for the future! From a company perspective we want you to tap into the non-traditional lead market, think about the opportunity you have so you can share it with others, and utilize your Public Relations team — they are the lifeline to your business.

Remember, your opportunity is only as strong as you want it to be. For this reason, you have a tremendous opportunity to expand your business as much as you want whether you are an Agent, a Manager, or an SGA. Consequently, your business will only be as big as want it to be — think big and it will be big. The limit of how big is up to you. Your future and income potential is in your hands so think about — how bad do you want it? How hard are you willing to work to get it? And, more importantly, how bad do you need it! This is your personal investment — take it personal. Now is your time to think big and plan for 2006!

Below are some comments from SGAs and Home Office personnel and how they feel about the AIL/NILICO opportunity! How would you answer? Do you feel the same?



"It is all about doing what you need to work the business and make it happen!"
 Steve Hartman

"We are a team and should work as such — don't compete, compete!"
 Eric Giglione

"It is always business for me! Time management, codes, and production — it is about minimum requirements."
 Imran Satti

"It is about building that entrepreneurial spirit, and showing others about lifetime income."
 Joe Manone

The Power of Thinking Big



We had the opportunity to sit down with one of our new up and coming SGAs, Imran Satti, to find out what has made him a great success so quickly and how he plans to sustain that success. Here is what he had to say:

- 1. How do you feel about the opportunity of becoming a new SGA?**
Truly amazing. I think it's the best opportunity anyone could have plus it has limitless potential. Also, it's a honour to be given the task where you are managing so many aspects of the business. One can learn a lifetime of experience as an SGA in a short span of time.
- 2. To what do you attribute your success?**
I attribute my success to consistency. I have always been consistent in all areas of my career. Also, I have been fortunate enough to have the guidance of the best people in the business who have taught me the importance of hard work and perseverance. American Income is not just a career, it's a life style!
- 3. How do you motivate your Managers and Agents?**
I create a positive environment. I make it a point to share information and Agency goals with them. I feel it is important to make them feel we are all one team with the same objectives. The environment at our Agency is all about professionalism and providing the best possible support services so people can achieve their dreams. I like to remind all my Managers and Agents of the importance of this great opportunity. I believe it solidifies it in their minds.
- 4. What are your future plans to grow your Agency?**
I think we are on track to becoming one of the most successful Agencies. We have implemented great systems (recruiting, training, etc.) and I feel we have the potential of creating a great future as well as installing a team of successful Managers and Agents.
- 5. Theme at the Fall SGA meeting was "How bad do you want it? How bad do you need it?" Therefore, how bad do you want it? How bad do you need it?**
On a scale of 1 to 10 I think I want it about a 12. This is my business. It has given me everything I have ever dreamed of, and will also give me all the things I would ever need in my life for myself and my family.
- 6. Why do you think American Income and National Income are so unique in business today?**
First and foremost, lifetime renewals. I don't know of any other company or opportunity where you can have the option of retiring with so much financial comfort. This is the best deal ever put together, and I feel very lucky to be part of this great organization.

Master General Agents



1. Joshua Goodman
Denver, CO



2. Carl Ignatius
Halifax, NS



3. Wayne Hendricks
Menomonee Falls, WI



4. Matthew Hogan
Harrisburg, PA



5. Alex Roland
Canonsburg, PA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$84,541	\$102,040		74.0	Bill Jennings
2. Carl Ignatius	80,966	84,344		73.1	Imran Satti
3. Wayne Hendricks	79,402	123,498		80.8	Joe Manone
4. Matthew Hogan	61,825	96,857		70.9	Oldham-Hadayia
5. Alex Roland	57,861	106,710		76.0	Chris La Fond
6. David Wang	54,994	100,104		76.2	Bob Olson
7. Allan Jennings	49,606	49,391		70.2	Bill Jennings
8. Barry Dillah	47,502	75,729		70.2	Eric Giglione
9. John Hancock	46,422	55,631		71.1	Mark Hancock
10. DeMario Cooper	45,451	46,009		69.0	Slav Bitman

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

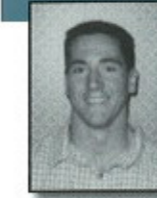
All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Barry Dillah	\$753,033	\$942,773		70.2	Eric Giglione
* 2. AJ O'Connor	657,374	860,265		70.9	Steve Greer
* 3. Doreen Ryan-Foti	478,966	1,267,565		75.9	Jatoft-Foti
* 4. Joshua Goodman	477,164	692,669		74.0	Bill Jennings
* 5. Jim Bianchi	448,714	931,479		73.6	Durhon Oldham
6. DeMario Cooper	440,931	455,698		69.0	Slav Bitman
7. Lawrence Hauck	439,656	767,757		70.6	Steve Friedlander
8. Gabriel Hernandez	432,131	431,865		72.3	David Zophin
9. Alan Conquest	423,743	555,579		70.8	Steve Hartman
10. David Wang	398,153	796,368		76.2	Bob Olson

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



2. Jim Bianchi
Rochester, NY



1. AJ O'Connor
Houston, TX



3. Joshua Goodman
Denver, CO

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$158,330	\$54,407		75.4	Durhon Oldham
2. AJ O'Connor	144,155	206,074		70.7	Steve Greer
3. Joshua Goodman	129,882	144,826		72.6	Bill Jennings

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,623,011	\$3,033,356		75.4	Durhon Oldham
2. AJ O'Connor	1,204,243	1,568,358		70.5	Steve Greer
3. Jason Mollo	1,016,538	1,254,609		72.9	David Zophin

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Zachary Hart	Jim Surace	\$5,230.32
Carla Miller	John Akers	\$3,970.57
Al-Karim Walji	Rick Altig	\$3,906.81
Helen Taylor	Rick Altig	\$3,812.58
Max Quasem	David Cohen	\$3,801.30
Jason Mayer	Furer-Whittinghill	\$3,695.01
Timothy Cruise	Bob Olson	\$3,492.50
Peter Kang	Slav Bitman	\$3,472.60
Lance Brown	David Zophin	\$3,414.53
Sylvia Freeman	Williams-Williams	\$2,960.44

Total Retention Bonus Paid: \$462,138.71 437 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Joshua Goodman	Bill Jennings	\$7,058.08
Megan Olson	Steve Hartman	\$6,361.32
Carl Ignatius	Imran Satti	\$5,115.31
Matthew Hogan	Oldham-Hadayia	\$4,834.69
Alex Roland	Chris La Fond	\$4,756.22
Wayne Hendricks	Joe Manone	\$4,701.87
Earnest Loveless	David Cohen	\$4,529.78
Barry Dillah	Eric Giglione	\$4,322.98
Steve Foti	Jatoft-Foti	\$3,983.28
Krista Thieme	Steve Hartman	\$3,764.23

Total Leadership Bonus Paid: 169,301.64 97 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Steve Hartman	\$2,870.82
Al Wall	Josh Chalom	\$2,296.80
Daryl Barnett	Rick Altig	\$1,608.27
Charles Hill	Jatoft-Foti	\$1,606.02
Mark Gagliardi	Jatoft-Foti	\$1,444.96
Laurie Onasch	Joe Manone	\$1,438.53
Brenda DiSomma	Eric Giglione	\$1,164.31
Eric Dalager	Rick Altig	\$912.31
Kelly Flora	Rick Altig	\$754.40
Robin Andrade	David Zophin	\$746.88

Total PR Bonus Paid: \$27,807.75 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:

Bo Gentile

Vice President
Recruiting & Development

Blackjack AIL/NILICO Style

In this day and age of Texas hold'em poker, I want to go back to the tried and true game of blackjack for an analogy of how 21 equals a perfect recruiting hand.

First, let's start out with the basic seven principles that have to be in place in order for you to succeed with recruiting — from a systems stand point.

Here they are:

1. Commit to addressing your recruiting roadblocks.
2. Adopt a recruiting philosophy.
3. Commit to a recruiting system.
4. Adopt basic recruiting techniques.
5. Utilize multiple recruiting methods.
6. Become pro-active in your approach to personal recruiting.
7. Always use the Three Group Recruiting Process.

Having outlined these seven principles, let's look at the top seven reasons you want to recruit and build your Agency:

1. Management promotions
2. BR Bonus
3. Qualifying for convention
4. Qualifying for the Founder's Club
5. Attending a Leadership Development Seminar
6. Leadership Bonus
7. Presenting yourself as a possible SGA candidate

Building your Agency goes hand and hand with recruiting and one can't happen without the other. Given that, here are the seven traits that all successful recruiting individuals have within our Agency force.

1. They control their destiny by taking ownership of their recruiting efforts.
2. They manage their time effectively, focusing their energy on high payoff recruiting activities.

3. They balance hard work with rest and play.
4. They periodically review their goals and make changes when needed.
5. They maintain a positive attitude about recruiting and building their team.
6. They have a high sense of self-esteem.
7. They work for American Income and National Income and have a great opportunity to share and a desire to so.

So, as you can see three groups of seven equal 21 which is a winning hand when it comes to recruiting and leadership with American Income and National Income. Not to mention, this is not a bad hand in Poker to have three of a kind.

Giving you the principles, traits, and reasons to play the perfect recruiting hand is only a start to making recruiting work for you instead of against you. You also need think about any obstacles you will need to overcome in your Agency or in the hierarchy development and ask yourself, "What is the one thing that can solve the issues I am currently having." I assure you when the answer comes to you it will be recruiting.

Putting recruiting at the forefront of your Agency' growth goals will inevitably cause your business to grow, your Net ALP to rise, and allow all of your field trainers and Managers the opportunity to receive some type of bonus whether that be the BR Bonus or Leadership Bonus. In the end it is a win-win situation and a perfect blackjack recruiting hand — again, not bad in poker either.

Therefore, I encourage all of you to get with your MGA or SGA and visit with them to set some recruiting goals so you can contribute to developing your Agency in 2006. And, don't forget to review the 21 items listed above so you too can have blackjack when it comes to your recruiting efforts.

Think big about recruiting in 2006!

OCTOBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Rick Altig		69.8	\$462,756	\$694,500	67	\$938,752	\$1,105,000	85	76
David Zophin		73.6	156,469	204,000	77	232,125	313,500	74	76

OCTOBER CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		69.4	\$131,228	\$120,000	109	\$192,175	\$186,500	103	106
Joe Manone		77.9	121,607	108,000	113	210,419	217,500	97	105

OCTOBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		72.6	\$163,181	\$86,500	189	\$201,677	\$140,000	144	167
Steve Greer		70.6	144,156	96,000	150	206,075	143,000	144	147
Oldham-Hadayia	81		90,057	78,000	115	138,348	126,000	110	113

OCTOBER CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti	81		\$113,702	\$54,000	211	\$145,066	\$85,000	171	191
Steve Hartman		75.5	126,437	71,500	177	188,324	114,000	165	171
Mark Hancock		70.9	86,577	62,500	139	115,749	100,000	116	128

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		68.7	\$1,897,122	\$2,370,000	80	\$3,231,606	\$3,697,000	87	84

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		69.4	\$1,626,685	\$1,131,000	144	\$2,275,009	\$1,760,000	129	137
Slav Bitman		69.6	1,324,144	955,500	139	1,495,620	1,487,500	101	120

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		72.6	\$1,296,002	\$865,000	150	\$1,783,874	\$1,400,000	127	139
Steve Greer		70.6	1,233,548	900,000	137	1,604,470	1,340,000	120	129

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti	81		\$494,108	\$391,500	126	\$838,657	\$616,250	136	131
Steve Hartman		75.5	902,414	715,000	126	1,452,131	1,140,000	127	127
Mark Hancock		70.9	714,026	625,000	114	1,045,910	1,000,000	105	110

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	87		\$79,218	\$85,500	930	\$139,722	\$127,500	110	102

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Malka Arony
Phoenix, AZ



Mark Gagliardi
Concord, CA

Category B:



Sue Akers
Omaha, NE



Vivian Dwyer
Glen Allen, VA

Category C:



Carl Musholt
Albuquerque, NM



Richard Case
N. Royalton, OH

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	15,618	Rick Altig
2. Charles Hill	6,494	Jatoft-Foti
3. Malka Arony	6,296	HO CA/Hartman

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Malka Arony	5,345	HOCA/Hartman
2. Mark Gagliardi	4,752	Jatoft-Foti
3. Brenda DiSomma	3,865	Eric Giglione
4. Al Wall	3,855	Josh Chalom
5. Daryl Barnett	2,863	Rick Altig

Category B	No. Cards	SGA
1. Sue Akers	2,234	John Akers
2. Vivian Dwyer	1,443	Altig-Hay/Bitman
3. Lou Nell Busby	1,406	William Heath
4. Casandra Robinson	1,140	Altig-Traboulay
5. Catherine Briggie	882	Steve Hartman

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Carl Musholt	6	Chris Hernandez
1. Richard Case	6	Jim Surace
2. Cheryl Cook	5	Oldham-Hadayia
2. Rachelle Valdez	5	Altig-Orlovic
2. Krissa Hensley	5	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	165,302	Rick Altig
*2. Malka Arony	48,231	HO CA/Hartman
3. Charles Hill	41,920	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	34,932	HO CA/Hartman
*2. Al Wall	25,104	Joshua Chalom
3. Mark Gagliardi	20,559	Jatoft-Foti
4. Brenda DiSomma	17,016	Eric Giglione
5. Laurie Onasch	15,585	Manone & Altig

Category B	No. Cards	SGA
*1. Vivian Dwyer	16,219	Altig-Hay/Bitman
*2. Catherine Briggie	14,003	Steve Hartman
3. Erica Dalager	10,367	Altig-Deley
4. Irene Rurycz	9,575	Jim Surace
5. Brenda Swecker	9,452	Chris La Fond

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	75	Oldham-Hadayia
*2. Renee Flannery	68	Jim Surace
3. Susan Fuldauer	60	Mark Hancock
4. Richard Case	52	Jim Surace
5. Jerry Hartnett	49	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$5,000 to Guide Dogs of America for the annual *William W. Winpisinger Charity Event*.
- Contributed \$5,000 to United Farm Workers of America.
- Gave \$5,000 to the Economic Policy Institute.
- Donated \$5,000 to the Debs-Jones-Douglass Institute.
- Contributed \$5,000 to Port Arthur International Seamen's Center, Inc.

The Rick Altig Agency

- Contributed \$101.87 to RWA 49 for picnic prizes.
- Gave \$101.87 to UBCJA 1715 for picnic prizes.
- Donated \$101.87 to APWU 128 for picnic prizes.
- Contributed \$101.87 to UBCJA 1388 for picnic prizes.
- Gave \$119.96 to IBB 500 for prizes for their picnic.
- Gave \$59.98 to BSOIW 29 for their golf tournament.
- Donated \$79.99 to IBEW 48 for a golf bag.
- Contributed \$79.99 to IBT 81 for golf bags.
- Donated \$200 to IBT 421 for their picnic.
- Contributed \$97.97 to IATSE 28 for picnic prizes.
- Donated \$69.99 to AFSCME 180 for picnic prizes.
- Donated \$100 to AFSCME 2067 for prizes for their picnic.
- Contributed \$111.85 to CJA 2130 for picnic prizes.
- Gave \$96.84 to MGEU in support of their *On Course for Courage Golf Tournament*.
- Contributed \$162.66 to CEP Manitoba to sponsor the CEP Golf Tournament.
- Gave \$56.77 to Saskatchewan Building Trades for golf tournament prizes.
- Donated \$150 to UA Local 192 for their picnic.
- Contributed \$500 to the Montana Labor Council for their Labor Day Picnics.
- Donated \$310.65 to the AFL-CIO Community Service Conference for the Paris Landing Conference.
- Contributed \$200 to the Boise Labor Council for their Labor Day Picnic.
- Gave \$85.52 to the Washington State Labor Council for golf prizes.
- Gave \$85.52 to PSE for auction prizes.
- Donated \$85.52 to IBT 313 for their picnic.
- Contributed \$100 to USWA 7150 for their annual picnic.
- Gave \$150 to Carpenters 2851 for their golf tournament.
- Donated \$50 to IBT Retirees for picnic prizes.

The Rick Altig Agency (continued)

- Contributed \$90 to IBT 81 for their golf tournament.
- Gave \$600 to UFCW 1995 for their Leukemia fundraiser.
- Gave \$500 to the Patch Foundation.
- Donated \$164.19 to the Juvenile Diabetes Research foundation for golf tournament prizes.
- Gave \$470 to Teamsters 213 for their golf tournament.
- Donated \$195 to The Royal Canadian Legion for their *War Service Recognition Booklet*.
- Gave \$332.29 to SCEP Quebec for their golf tournament.
- Donated \$2,243 to Alberta Fish and Game's scholarship.
- Contributed \$215 to Teamsters 519's golf scholarship fund.
- Gave \$258.89 to the Tennessee Labor Council Convention for prizes and a room.
- Donated \$75 to ATU 1505 for banquet door prizes.
- Contributed \$400 to IBEW 160 for their Annual Pig Roast.
- Gave \$216.80 to UFCW 832 for their golf tournament.
- Contributed \$68.60 to Pile Drivers 2404 for golf tournament prizes.
- Donated \$80 to the *BST/CWA Golf Tournament*.
- Gave \$75 to the Alberta Snowmobile Association for a *Bronze Plus Sponsorship*.
- Contributed \$133.73 to IBEW 424 for their golf tournament prizes.
- Gave \$155 to the Oregon State Building Trades.
- Donated \$199.98 to UBCJA 247 for barbeque at their annual picnic.
- Gave \$100 to IAM District 24 for green fees.
- Donated \$250 to IAM District 24 for a hold sponsorship for the IAM Guide Dogs.
- Contributed \$100 to SOAR Chapter C2's memorial fund.
- Gave \$64.19 to UFCW 1118 for the *Slow Pitch Tournament for Leukemia*.
- Donated \$179.99 to IBEW 280 for their picnic's raffle.
- Gave \$180.47 to IBT 81 for a hospitality room at the Oregon State Building Trades.
- Contributed \$179.99 to Sheetmetal Workers 16 for prizes for their picnic.
- Contributed \$64.19 to Sheetmetal Workers 8 for golf tournament prizes.
- Gave \$50 to the Vermont Workers' Center.
- Donated \$500 to TUAC Quebec for their *Gala for Leukemia Research Funds*.
- Contributed \$500 to the North Dakota AFL-CIO scholarship fund.

The Rick Altig Agency (continued)

- Contributed \$100 to the Juvenile Diabetes Research Foundation on behalf of Alberta Building Trades.
- Gave \$53.44 to Alberta Federation of Labour for a prize.
- Contributed \$300 to LIUNA 341 for their scholarship fund.
- Gave \$500 to Guide Dogs of America Golf Tournament.
- Donated \$100 to the Memphis CLC for the *Labor Relations Open* golf tournament.

The Mitchell Duplantis Agency

- Contributed \$150 to sponsor a golf team for the *Arkansas Interfaith Golf Tournament*.

The William Heath Agency

- Gave \$1,300 to the *Kentucky AFL-CIO Annual Convention*.

The Jatoft-Foti Agency

- Contributed \$51.71 to Joint Council #38 for a door prize.
- Gave \$78.26 to the UFCW Council.
- Donated \$125 to the Monterey CLC.
- Gave \$60 to the Mt. Diablo Credit Union for a raffle prize.
- Contributed \$80 to Mt. Diablo Credit Union to attend a chapter meeting.
- Donated \$500 to the California Credit Union League for raffle prizes.
- Contributed \$2,350 to the Credit Union League Leadership Summit for a booth and raffle giveaways.
- Gave \$100 to IBEW 342 for *Operation Christmas Basket*.

Total \$42,850.41

OTHER DONATIONS

The Mitchell Duplantis Agency

- Hosted the hospitality room for the Arkansas Machinists District Council.

The William Heath Agency

- Donated food to NCFD 320, IBEW 369, PPF 502, and Painters Local 156.

Senate Minority Leader Recognizes AIL



Roger Smith recently received a letter from the Senate Minority leader, Harry Reid. In the letter, Senator Reid wrote, "I greatly appreciate the work you and your company do on behalf of America's workers."

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.

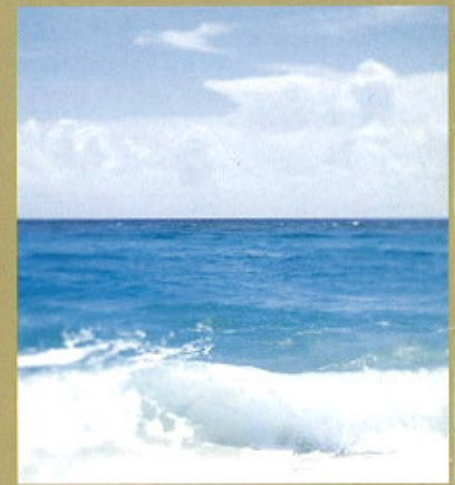
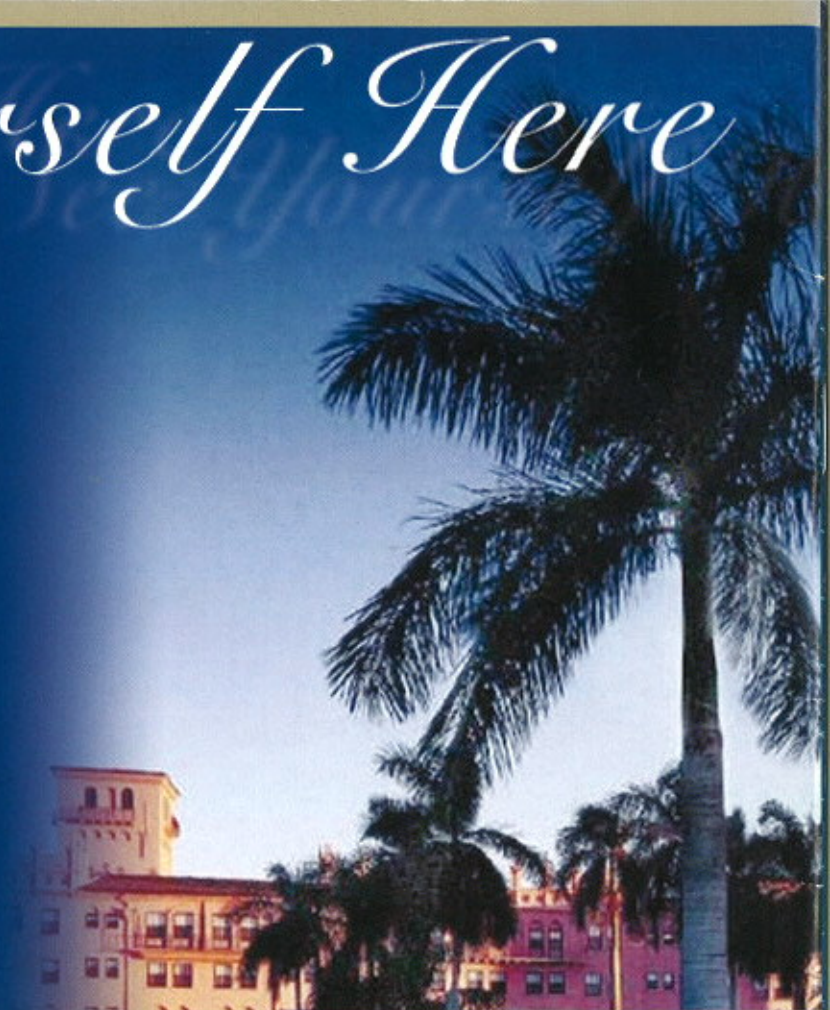
See Yourself Here

The Boca Raton Resort & Club is a beautifully landscaped 356-acre estate garnished with countless amenities, brilliant tropical flora, and a stunning architectural style. Located in famous Palm Beach County, The Boca Raton Resort & Club originally opened its doors in 1926 as the Cloister Inn. With a vision of becoming the "world's greatest beach resort," the Cloister Inn evolved with the changing times and became The Boca Raton Resort & Club in the 1990s.

Having gone through repeated remodeling venture and extensive refurbishing, The Boca Raton Resort & Club remains a world-class property with much of its original 1926 flair. This resort is abound with unparalleled accommodations and extensive activities to keep all its visitor busy. Some of the highlights this resort bolsters are a tennis and fitness center, a grand conference facility, a spectacular marina, and a golf course sure to please any golfer-lover.

Therefore, if you can see yourself surrounded by this lavish playground, American Income and National Income would love to have you!

Qualify for convention and this resort dream can be a reality! See you there!



**BOCA RATON
RESORT & CLUB**

July 27-30, 2006

Qualifiers

Malka Arony	\$2,870.82
Al Wall	\$2,296.80
Daryl Barnett	\$1,608.27
Charles Hill	\$1,606.02
Mark Gagliardi	\$1,444.96
Laurie Onasch	\$1,438.53
Brenda DiSomma	\$1,164.31
Eric Dalager	\$912.31
Kelly Flora	\$754.40
Robin Andrade	\$746.88
Jacqueline deVooght	\$742.24
Sue Akers	\$687.83
Cheryl Cook	\$660.52
Jerry Hartnett	\$649.28
Darrell Dorey	\$586.20
Timothy Farr	\$562.20
Carl Musholt	\$546.80
Susan Fuldaucr	\$545.90
Brenda Swecker	\$543.46
Catherine Briggie	\$527.95
Casandra Robinson	\$499.09
Rence Flannery	\$479.12
Susan Gilbert	\$479.05
Leo VanDenBussche	\$473.90
Krissa Hensley	\$471.30
Richard Case	\$400.62
Tara Snowden	\$398.25
Lou Nell Busby	\$364.10
David Blaisdell	\$337.70
Susan Cooksey	\$304.66
Irene Rurycz	\$302.30
Vivian Dwyer	\$297.64
Joe Ward	\$277.02
Mario Soljan	\$258.48
Joe Galusha	\$244.55
David Provencher	\$237.06
Jenny Williams	\$230.76
George Farenthold	\$225.93
Larry Lozano	\$220.86
Kenneth Altizer	\$209.43
Pater Nielsen	\$200.25

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total
\$27,807.75



Leadership Bonus

October Bonus Qualifiers

Joshua Goodman	\$7,058.08
Megan Olson	\$6,361.32
Carl Ignatius	\$5,115.31
Matthew Hogan	\$4,834.69
Alex Roland	\$4,756.22
Wayne Hendricks	\$4,701.87
Earnest Loveless	\$4,529.78
Barry Dillah	\$4,322.98
Steve Foti	\$3,983.28
Krista Thieme	\$3,764.23
Narinder Dhillon	\$3,706.36
Theodore Pappas	\$3,662.74
David Ackerman	\$3,489.25
John Hancock	\$3,480.22
John McGrath	\$3,469.45
David Wang	\$3,452.27
David Hausman	\$3,446.19
Glenn Snowden	\$3,410.01
Scott Keeney	\$3,328.60
Rebecca Klebsch	\$3,306.62
Matthew Wolfanger	\$2,877.98
Paulo Rosa	\$2,870.84
DeMario Cooper	\$2,864.54
Allan Jennings	\$2,856.39
Michael Laramie	\$2,760.91
Williams Childress	\$2,680.68
Diane Carrion	\$2,680.32
Alan Conquest	\$2,539.21
Jon Hanec	\$2,524.26
Michael Walsh	\$2,515.51
Robert Hughes	\$2,442.61
Roger Johnson	\$2,414.23
Hal Herman	\$2,298.88
Charles Vandyke	\$2,279.18
James Isip	\$2,171.52
Maxine Moody	\$2,161.74

Adam Kiss	\$2,069.41
Pat Coughlin	\$1,973.40
David Brister	\$1,832.09
Glenn VanDeSande	\$1,805.89
Scott Baker	\$1,764.12
Dorian Oldham	\$1,763.58
David Solomonov	\$1,763.01
Cathy Thompson	\$1,747.99
Van Rountree	\$1,732.65
Jim Bianchi	\$1,730.55
Susan Bergh	\$1,627.62
Scott Primm	\$1,603.63
Mathew MacCannell	\$1,587.32
Brian Schreiter	\$1,462.63
Harjeet Rana	\$1,067.74
Charles Vance	\$757.21
James Taylor	\$731.94
Philip Prata	\$728.80
David Farroway	\$687.39
Susanne Munro	\$672.64
Dustin Hendersched	\$659.06
Craig Gundler	\$588.04
Tim Mcadams	\$582.65
Randy Downs	\$579.33
Marco Chow	\$542.52
David Tubbin	\$517.32
Moswen Taylor	\$516.89
James Larkin	\$492.08
Danielle Holmes	\$487.44
Omar Hashimi	\$489.43
Robert Gerdes	\$480.32
Eric Renteria	\$441.81
Ronald Gargotto	\$369.55
Richard Flores	\$365.60
Ryan Freund	\$340.61
George Noujaim	\$336.57

Denice Davidson	\$332.89
Andrea Olson	\$322.18
James Cahalin	\$318.09
Kenneth Mazik	\$311.60
Leighton Bromfield	\$303.82
Rick Robinson	\$302.86
Derek Sandilands	\$289.14
Jason Harris	\$280.29
William Jaquay	\$279.23
Michael Nelson	\$275.20
David Baum	\$270.67
Shakia Crump	\$270.13
Jennifer Ingimundson	\$269.18
Laura Fisher	\$267.44
Sue Weiss	\$265.16
Travis VanDeBerghe	\$262.69
Brandon Teter	\$262.26
Wayne Wong	\$247.77
Laurie Gruber	\$246.43
Amanda Nathoo	\$243.90
Steven Engrav	\$240.97
Robert Gadberry	\$240.53
Fernando Gonzalez	\$239.63
Joseph Coarsey	\$238.11
Alecia Peavy	\$236.08
Christopher Warren	\$234.31
Alfred Young	\$233.98
Darren Miller	\$233.27
Cheryl Foti	\$158.65
Richard Refano	\$99.05

Total **\$169,301.64**

Retention Bonus

QUALIFIER	BONUS	A&H
Zachary Hart	\$5,230.32	
Carla Miller	\$3,970.57	
Al-Karim Walji	\$3,906.81	\$455.34
Helen Taylor	\$3,812.58	\$376.23
Max Quasem	\$3,801.30	
Jason Mayer	\$3,695.01	
Timothy Cruise	\$3,492.50	
Peter Kang	\$3,472.60	\$196.00
Lance Brown	\$3,414.53	
Sylvia Freeman	\$2,960.44	
Robert Rowe	\$2,843.84	\$535.84
Crystal Valentine	\$2,841.00	
Robert Ulreich	\$2,791.06	
David Thornton	\$2,734.35	
Omar Hashimi	\$2,662.10	
Barbara Leader	\$2,606.12	\$167.30
Angelika Vassilieva	\$2,553.50	
Maijanga Sukhbaatar	\$2,552.27	\$250.23
Ruben Soperanes	\$2,541.75	
Mark Bleier	\$2,501.19	\$267.43
Michael Dupree	\$2,493.00	
Karen McQuoid	\$2,482.56	\$282.15
Jonathan Wilson	\$2,402.15	
Rudi Camenzind	\$2,360.43	
Norman Sw Lew	\$2,343.90	
Anthony Mele	\$2,333.96	\$232.37
David Faraway	\$2,312.64	\$203.22
Ronald Trombetta	\$2,288.03	
William Haefs	\$2,275.67	\$122.98
Amir Sedaghat	\$2,197.65	
Daniel Potilechio	\$2,196.57	\$159.60
David Solomonov	\$2,172.50	
Jesse Wise	\$2,170.19	\$169.91
Preeti Sahgal	\$2,133.04	
Nadia King	\$2,125.56	
Jinzhou Zhao	\$2,115.66	
Beth Snow	\$2,115.42	
Brian Morse	\$2,077.20	
Phillip Anderson	\$2,040.84	\$173.70
Naveen Eapen	\$2,019.71	\$208.44
Steven Strong	\$2,009.04	\$138.80
Timothy Clark	\$1,996.51	
Lily Tchen	\$1,996.19	
Anastasiya Fedosova	\$1,988.82	\$188.82
Peter Highberg	\$1,981.07	
Noah Atkinburgh	\$1,971.04	\$120.08
William Myatt	\$1,969.59	\$136.44
Leo Soucy	\$1,963.54	\$179.18
Joey Kennedy	\$1,955.96	
Moswen Taylor	\$1,947.82	
Derrick Bates	\$1,940.36	\$204.23
Donald Orban	\$1,928.45	\$153.14
Derek Sandilands	\$1,915.12	
Wonder Nyatanga	\$1,910.69	
Joseph Callahan	\$1,901.52	\$173.70
Stephanie Kelly	\$1,860.64	\$155.81
James Nelligan	\$1,856.56	\$121.36
Mack Bell	\$1,829.70	
Ed Olfert	\$1,808.89	
Mary Ann Gaelic	\$1,796.56	\$200.25
Anthony Martin	\$1,791.91	
Andie Abramovich	\$1,767.70	\$241.15
Rosalie Zwicker	\$1,757.72	
Robert Godberry	\$1,744.73	
John Hard	\$1,721.43	\$156.91
Erin Ziegler	\$1,713.58	
Victor Quinson	\$1,710.54	
Travis Vandeberghe	\$1,693.17	
Patrick Mazerolle	\$1,681.51	
Edward Hanna	\$1,679.77	\$118.88
Catherine Clarke	\$1,677.39	\$154.02
Scott Remmey	\$1,659.95	
Bryan Johnson	\$1,655.26	
Denice Davidson	\$1,648.20	
Herivelto Pereira	\$1,621.72	
Byron Washington	\$1,607.46	
David Williams	\$1,607.04	\$167.68

QUALIFIER	BONUS	A&H
William Raymond	\$1,603.20	\$147.84
Sue Weiss	\$1,596.00	\$128.64
Jeremy Crow	\$1,593.36	\$305.46
Tim Riley	\$1,586.27	
Terrance Hearn	\$1,581.29	
Arthur Westergren	\$1,557.20	
Maria Esposito	\$1,552.48	
Adam Kahn	\$1,536.53	
David Goodman	\$1,515.02	\$104.04
Samuel Cohen	\$1,504.39	
Noe Gonzales	\$1,503.20	
Bret Fels	\$1,502.56	
Thomas Parker	\$1,502.36	
John Cochrane	\$1,497.00	\$162.00
Tibor Simon	\$1,491.08	\$115.62
Laura Fisher	\$1,484.13	
Mark Gorman	\$1,483.90	
Jean Brinkmann	\$1,479.60	\$120.24
Rajeev Aroia	\$1,472.06	
David Jackson	\$1,462.54	
Jeffrey Ahrens	\$1,450.80	\$170.48
Stephen Guzdice	\$1,450.05	\$162.19
Robert Harris	\$1,447.07	
Krista Thieme	\$1,447.01	
Richard Flores	\$1,446.84	\$123.48
Ted Bryson	\$1,445.24	\$212.48
Sara Geiger	\$1,444.42	\$132.36
Ryan Bisanz	\$1,435.45	
Matthew Wolfanger	\$1,427.36	\$187.52
Gabriel Feldmann	\$1,426.65	
Nicole Towry	\$1,421.22	
Tanya McClure	\$1,420.14	\$161.04
Julia Suarez	\$1,413.79	
Randy Teyszier	\$1,409.64	
Ronald Gurney	\$1,401.14	\$127.80
Joseph Szyglie	\$1,400.91	\$106.26
Valerie Franklin	\$1,400.52	\$184.56
Daniel Phares	\$1,395.00	\$120.75
Jillian Lamb	\$1,392.86	
Sorana Blackfoot	\$1,391.59	
Jeffrey Stevens	\$1,385.09	
John Reason	\$1,383.12	\$175.28
Eric Miller	\$1,382.54	
John Horton	\$1,382.54	\$98.28
Robert Molina	\$1,369.89	
Scott Florin	\$1,368.90	
Renee Sturdivant	\$1,364.70	
Raymond Lau	\$1,360.47	
Scott Sonnenberg	\$1,329.93	\$95.94
Jason Harris	\$1,327.43	
Lisa Roemer	\$1,313.06	\$109.20
Sharif Grays	\$1,308.40	
Yvonne Hernandez	\$1,306.07	
Steven Brooks	\$1,302.90	
Michael Mayson	\$1,293.45	
Angeles Ordas	\$1,292.27	
Clay-Nghia Nguyen	\$1,291.68	
Kevin Haines	\$1,290.95	\$100.04
Joseph Moore	\$1,274.97	
Abbas Yari	\$1,273.12	
Sidney Trahan	\$1,260.07	
Samson Adelufosi	\$1,256.04	
Stephen Ryder	\$1,250.04	
Christy Starr	\$1,248.32	\$122.63
Toerence Henry	\$1,240.75	
Tracy Haden	\$1,235.39	
Michael Perkins	\$1,231.01	
Sameh Abdalla	\$1,228.56	
Donald Wold	\$1,223.52	
Anthony Mutter	\$1,223.46	
Kittipon Tingpalpong	\$1,218.96	
Luigi Calandriello	\$1,215.73	
Christopher Stephens	\$1,215.64	
Christopher Rodriguez	\$1,203.77	
Sandi Babcock	\$1,203.68	\$108.16
Michael Glossop	\$1,202.67	
Christopher Warren	\$1,198.09	\$102.85

QUALIFIER	BONUS	A&H
Innocent Okeke	\$1,192.95	
William Jaquay	\$1,191.14	\$123.09
Steven King	\$1,189.78	\$113.49
Zulfikar Bhukera	\$1,188.69	
Amanda Nathoo	\$1,186.27	
Bradley Bittner	\$1,179.70	
Yevgeniy Kashkin	\$1,174.54	
Ray Sharples	\$1,168.00	
Eric Labossiere	\$1,166.96	\$102.96
Susan Smith	\$1,166.35	\$89.05
Kevin Willey	\$1,158.56	
Larry Clemons	\$1,156.72	
Kristen Josselyn	\$1,147.17	\$108.41
Bhuwan Sawhney	\$1,133.64	
Herman Libman	\$1,132.65	
Michael Broker	\$1,132.00	\$124.96
Michel Dickey	\$1,125.48	
Jared Milnarich	\$1,101.24	\$108.90
Eugene Williams	\$1,099.68	\$229.45
David Lamb	\$1,089.77	\$90.59
Mary Ann Heit	\$1,084.01	
Jesse Zwack	\$1,075.19	
Tobi Cummings	\$1,072.45	
Andrea Yee	\$1,069.37	
Lynda Williams	\$1,056.34	
Ross Ewen	\$1,055.98	
Nicholas Soboleski	\$1,050.58	
Donald McCrary	\$1,050.17	
Reah Kahauplobradley	\$1,047.20	
Andrew Limoli	\$1,041.73	\$112.70
Robert Gerdes	\$1,040.91	
Richard Krueger	\$1,036.15	\$205.20
Sally Matera	\$1,035.96	
Mathew MacCannell	\$1,034.94	
Susan Bergh	\$1,032.72	
Marcandre Boudreau	\$1,032.12	
Wayne Wong	\$1,030.16	
Richard Refano	\$1,028.40	
David Garbarski	\$1,023.44	
Candace Ricciardi	\$1,021.69	
Eric Korbut	\$1,010.75	
Herb Clinton	\$1,009.58	
Iqbal Khan	\$1,005.62	
Douglas Nehlsen	\$1,001.51	
Robert Hughes	\$1,000.34	
Gregory Engrav	\$994.98	
Michelle Caringer	\$991.83	
Alex Grakhov	\$985.98	\$161.70
Dave Ramirez	\$979.61	\$80.60
Alfred Grenner	\$967.64	
Cynthia Sittig	\$965.76	\$78.55
Mireille Jalliet	\$965.54	\$118.90
Erica Beckford	\$958.83	\$93.15
Benjamin Vanfossen	\$946.42	
Lorena Barriere	\$946.41	
Patricia Newell	\$941.91	\$121.40
Brandon Corkins	\$938.56	\$91.05
Felili Maiava	\$938.06	\$86.55
James Schneider	\$937.65	
Justin Miller	\$933.86	
John Petty	\$932.29	\$81.05
David Baum	\$927.91	\$79.65
Sami Mogannam	\$922.76	
Hank Gordon	\$919.16	
Vedran Pipinic	\$911.73	
Benjamin Foti	\$904.97	
Jessica Rounseville	\$897.54	
Stuart Parnell	\$895.15	
Kevin Koch	\$890.70	
Daniel Salisbury	\$890.46	
Allan Munro	\$889.24	\$97.19
Robert Snow	\$888.01	
Dennis Nesaw	\$887.72	
Myrissa Howellbotts	\$884.84	\$77.15
Adanicate Bryan	\$870.78	
Justin Oldham	\$870.37	
Craig Dickman	\$859.15	

Retention Bonus

QUALIFIER	BONUS	A&H
David Boshard	\$859.14	
Rickie Sasser	\$858.46	
Jerry Etienne	\$856.54	
Michel Aylo	\$849.38	
John Franklin	\$847.94	
Theodora Mayes	\$841.81	
Corey Woodson	\$841.74	
Dennis Kristensen	\$840.77	
Kimberly Torres	\$834.30	
John Mulquin	\$826.13	
James Aalders	\$819.26	
Charles Turner	\$816.08	
Diana McNair	\$814.35	
Michael Navarrette	\$810.19	
Ottmas Richards	\$802.48	
Antoinette Yellock	\$801.56	
Christopher Engleman	\$801.46	
Dennis Cedeno	\$783.24	
Michael Lott	\$702.00	\$75.64
Stephen Demarie	\$700.13	\$98.04
James Tanguay	\$698.63	\$104.96
Brandon Lewis	\$695.82	\$112.36
James Fletcher	\$693.82	\$75.64
Victoria Larsen	\$679.95	\$62.64
Philomena Yates	\$676.48	\$80.76
Brett Gryska	\$672.76	\$89.60
Erica Asbury	\$672.49	\$90.48
Sean Lacroix	\$666.40	\$92.12
Rigoberto Pedroza	\$666.26	
Diego Arangopuerta	\$664.44	\$77.32
Kim Brown	\$656.38	\$67.12
Stefanos Lebrasseur	\$656.03	\$82.28
Arnold Iacoviello	\$653.40	
Aaron Hansen	\$644.59	\$66.28
Joaquin Santos	\$641.41	
Richard Lafond	\$639.75	
Aaron Webb	\$638.55	
Michael Snow	\$634.88	
Alexy Blitt	\$631.55	
Liza Garcia	\$625.92	
Darcie Hamm	\$624.27	
Ryan Draheim	\$624.06	
Imran Bacchus	\$622.14	
Natasha Closs	\$620.87	
Steven Stensrud	\$616.84	
Alan Silverman	\$615.31	
Mark Dring	\$614.00	
Thomas Stewart	\$611.26	
Louis Floria	\$608.50	
Lili Zhao	\$608.20	
James Herrera	\$606.48	
Tiffany Fitzpatrick	\$605.17	
Stephen Meyers	\$604.32	
Roger Beals	\$601.82	
Weston Smith	\$598.44	
Bernadette Lesperance	\$597.96	
Lara Carlson	\$596.40	
Jonathan Pearson	\$596.03	
Erin Dayanan	\$590.93	
Avi Regev	\$590.88	
Hazel Hazlewood	\$585.88	
Erika Vest	\$577.43	
Alecia Peavy	\$576.28	
Agatha Safford	\$574.72	
Patricia Harris	\$573.28	
Antrell Tyson	\$572.95	
Jonathan Hebert	\$570.55	
Shershah Ebadli	\$570.33	
Jennifer Carter	\$569.62	
John Sullivan	\$567.92	
Thomas Craig	\$567.61	
Scott McCloskey	\$565.68	
Brian Utter	\$564.00	
Xenia Houser	\$563.12	
Katherine Georgiou	\$562.85	
Christopher Green	\$562.66	
Shawn Stanley	\$560.41	

QUALIFIER	BONUS	A&H
Nathan Snider	\$554.16	\$67.52
Steven Sequeira	\$540.54	\$71.82
Lennis Hayes	\$535.92	\$53.76
Robert Seeber	\$526.86	\$78.09
Rita Haidinger	\$523.93	
Geimou Johnson	\$521.13	
Loan Pham	\$516.91	
Kevin MacKinnon	\$514.39	
Rhonda Shaffer	\$512.07	
Chad Keeney	\$510.52	
Dustin Henderscheid	\$502.40	
Rodney Ward	\$489.30	
Alexandre Kalinic	\$487.80	
Fargo Hall	\$485.34	
Ryan Freund	\$480.50	
Salvatore Giacchi	\$480.40	
Fallon Kunevicius	\$480.06	
Ricardo Ferreira	\$478.13	
Bertram Feldman	\$473.19	
Latonya Tucker	\$469.99	
Raymond Lopez	\$468.42	
Michele Wright	\$464.84	\$57.27
Harold Canter	\$463.60	
Ya Chu	\$463.04	
Madlyn Woodyard	\$459.90	
Stuart Paolino	\$458.75	
Donna Wiley	\$457.96	
Mohammad Afshar-Zadeh	\$457.16	\$82.50
Barbara Ybarra	\$456.27	
Jingjing Yang	\$455.32	\$55.44
James Bliefnick	\$453.87	
Craig Snyder	\$453.73	
Christine Jensen	\$452.49	\$58.17
Laura Luthy	\$451.31	\$46.98
Patrick Parisi	\$448.98	
Uriah Ortiz	\$448.44	\$48.51
Adam Herman	\$447.37	
Tony Fox	\$446.90	\$49.08
Ilya Kardava	\$444.43	
Brian Hugli	\$441.13	
Pamela Drury	\$437.36	
Julie Aprahamian	\$436.17	
Tara O'Brien	\$429.50	\$45.60
Pamela Ladd	\$423.88	\$46.68
Jennifer Primus	\$419.82	
Lee Bowman	\$419.62	
Caleb Smith	\$419.32	
Sara Sparrow	\$417.82	
Jennifer Lin	\$417.05	
Robert Christian	\$415.14	
Diane Wharton	\$412.77	
Leavona Davidson	\$412.29	
John Fisher	\$409.68	
Christopher McCarty	\$407.44	
Evette Rodriguez	\$407.32	
Jason Moore	\$406.59	
Daniel Capote	\$406.37	
Johndeane Nwafor	\$406.36	
Alfred Young	\$405.68	
Carla Brown-Smith	\$405.49	
Randy Clark	\$403.39	
Hamed Hashimi	\$402.01	
Clayton Menezes	\$400.90	
Evelyn Barrios	\$399.57	
Ibrahim Yacoub	\$397.61	
Adam Lignell	\$396.82	
John Deal	\$396.44	
Matthew Sommers	\$395.61	
Arelia Bradley	\$395.34	
Mathieu Denis-Critchley	\$394.95	
Jason Goodman	\$394.91	
Angela Loehe	\$393.54	
Pierre Oglieman	\$391.96	
Erin MacKarell	\$390.42	
Syeda Kaptan	\$390.24	
Mickenzie Linse	\$385.57	
James Brenneis	\$385.14	

QUALIFIER	BONUS	A&H
David Shields	\$384.85	
Diana Irwin	\$383.84	
Peter Wiltshire	\$383.63	
Susan Schreiber	\$383.41	
Robert Dixon	\$383.29	
Christopher Vianello	\$382.71	
Renee Laird	\$382.67	
Joshua Saleh	\$381.90	
Raymond Lavrenz	\$380.98	
Euart Murvin	\$380.93	
Diana Huffman	\$379.80	
Charles Vance	\$379.74	
Claude Thouret	\$379.56	
Shannon Wilson	\$379.04	
Aaron Bower	\$378.24	
Michael Thiel	\$378.09	
Monica Cobham	\$377.73	
Julia Adee	\$375.85	
Michael Penny	\$375.11	
Evelyn Jeterdavis	\$375.05	
Michael Johnson	\$374.98	
David Martinez	\$374.90	
Katie Hanson	\$374.48	
Eddie Miller	\$374.38	
John Urbaitis	\$373.97	
Basheer Mohamed	\$373.79	\$52.05
Balkranjit Dhanoa	\$373.45	
Julie Branco	\$372.49	
Mary Erwin	\$241.12	
Frederick Clark	\$238.20	
Ian Braum	\$231.63	
Dien Duong	\$220.98	
Oboumou Assa	\$203.57	
Grant Gehring	\$202.46	
Michelle Fowler	\$200.97	
Brian Tomlinson	\$199.08	
Nathan Meckey	\$198.74	
Charles Buckman	\$195.54	
Nathan Staley	\$188.90	
Brenda Buschlen	\$186.80	
David Rowell	\$186.14	
Nila Esposito	\$185.33	
Kevin Blaskow	\$185.07	
Hubert Blair	\$180.92	
Joel Ramseyer	\$176.03	
Matthew Chiccuarelli	\$172.89	
Beth Lopez	\$171.86	
Terance Stout	\$170.25	
Jessica Senter	\$169.43	
Timothy Baker	\$168.60	
Charles Anderson	\$167.40	
Michael Elkin	\$162.65	

Total Bonus Paid Out
\$462,138.71
Total A&H
\$14,462.68